

## ABSTRACT OF THE DISCLOSURE

Even goods of a low price can be handled at a virtual shop and services to the user side are improved. When a payment instruction of certain goods is issued from a user's terminal 1, a paying method presenting unit (21) of a virtual shop (2) presents a paying method using a prepaid type electronic money by the sale on a network (6). When the payment instruction by the prepaid type electronic money is issued from the user's terminal, an electronic money purchasing unit (22) purchases the prepaid type electronic money by using a settlement unit on the network, subtracts a payment money amount of the goods from a money amount of the purchased prepaid type electronic money, and notifies the user's terminal of a balance.